

Exhibit "Western Sky Official Site" from Google results link (June 17, 2013)



WESTERNSKY
FINANCIAL

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APPLY FOR \$1500 - \$10,000 IN CASH LOANS!

CALL TODAY! (855) 327-4906

✓ **FAST APPROVALS**
Apply today and get cash as soon as tomorrow!

✓ **LONGER TERM LOANS**
Our "installment loan" periods range from 1 to 7 years with no pre-payment penalty rather than 2 weeks offered by many short term lenders.

✓ **NO PRE-PAYMENT PENALTY**



Fill Out This Quick and Easy Form to Begin!

First Name*

Last Name*

Primary Phone*

Email*

State

By clicking I confirm I am 21 years or older and have a bank account Western Sky Financial will underwrite and fund my loan. By clicking below, I expressly consent to receiving any live or pre-recorded telephone call, including to my mobile phone, regarding loans options for Western Sky Financial.

DO I QUALIFY?

 We Respect Your Privacy and Security

LOANS FROM \$850 TO \$10,000 - CALL NOW (855) 327-4906

Western Sky offers cash loans ranging from \$850 to \$10,000. Are you facing a cash emergency and don't know where to turn? Unsure whether you should trust short-term lenders? Apply for an installment term loan from Western Sky. Our loan terms range from 1 to 7 years, with no pre-payment penalty if you decide to pay us back earlier. Simply call or apply for a cash loan by filling out the form above to see if you qualify.

APPLY TODAY, GET CASH AS SOON AS TOMORROW - CALL NOW (855) 327-4906

If you're facing a cash crisis, reach out and call us now or fill out our quick application on this page. We understand the urgency of whatever situation you are facing. There is no obligation. Apply now, and if and when you are approved, you can decide whether you want to borrow the cash. Once you have the money, pay us back at any time. There is no pre-payment penalty. Call now to start the application process. Get \$850 to \$10,000 in as little as a day!

(Continued on next page)



UNSECURED PERSONAL CASH LOANS - CALL NOW (855) 327-4906

Western Sky offers unsecured personal cash loans. Unsecured loans, also called personal or signature loans, allow you to borrow money without collateral. Western Sky's unsecured personal loans are preferred by many consumers because of our longer-term installment loan payback periods. Call now to talk to a loan agent and find out why Western Sky's personal cash loans may be the best cash solution for you.

INSTALLMENT LOANS - 1 TO 7 YEARS PAYBACK TERMS - CALL NOW (855) 327-4906

Need cash, but have less than perfect credit? Due to the state of the economy today, many consumers are facing that exact situation. Even if you don't have great credit you can still apply for a cash loan from Western Sky. Our application is no obligation, meaning you have nothing to lose, and we often make loans to individuals with less than perfect credit. Call now to apply for cash!

SHORT TERM ALTERNATIVE - CALL NOW (855) 327-4906

Do you need cash? If you're unable to pay it back in two weeks or two months as demanded by many short-term lenders, Western Sky could be the perfect option for your cash needs? Western Sky offers installment loans with longer payback periods. Borrow cash today and pay us back over one to seven years, with no pre-payment penalty if you decide to pay us back even earlier! Call to apply now and see if you qualify.

REPRESENTATIVE APR RANGE - CALL NOW (855) 327-4906

Short term lenders offer loans with APRs as high as 2,000% (or worse). By comparison, Western Sky's long-term installment loan APRs are often much lower, while also allowing for a longer repayment period. Western Sky makes unsecured term loans with APRs that can range from 89.68% to 342.66%, depending on the size of the loan. Please note that loan fees apply and affect the amount of cash you receive.

See our Rate Table

IMPLICATIONS OF NON-PAYMENT - CALL NOW (855) 327-4906

If a payment is more than 15 days late the borrower will be charged \$29.00. If payment is returned by borrower's bank then borrower will be subject to a \$29 insufficient funds fee. A borrower may prepay in part or in full at any time without penalty. The holder of the note has the right, after a 30 day grace period, to declare the note immediately due and payable if borrower fails to make a payment. If borrower files for assignment for the benefit of creditors or for bankruptcy then the holder of the note has the right to declare the Note immediately due and payable. If borrower fails to pay the amount due under the note then the borrower may be subject to collection activities. The holder of the note may report to the credit reporting agencies which may affect the borrower's credit score. This is an installment loan and does not automatically renew.

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Exhibit 1: Western Sky loan application pages (June 17, 2013)

Application - Mozilla Firefox

File Edit View History Bookmarks Tools Help

Application

http://www.westernsky.com/loan/app/Application.aspx

download smg R.11

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Home | Login | Rates | Contact Us

Home State

Please Select Your Home State:

PLEASE NOTE: A bank account is required to obtain a loan from Western Sky.

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Monday, June 17, 2013

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Application

http://www.westernsky.com/LoanApp/Application.aspx download smg k 11

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Home State

Please Select Your Home State:


PLEASE NOTE: A bank account is required to obtain a loan from Western Sky.

You have selected New Jersey as your home state.
Please note that your loan will be underwritten and funded by Western Sky, P.O. Box 370, Timber Lake, South Dakota.

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1

Welcome to Western Sky! Get Started Now!

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2

3

4

If you already have an account with us, please [login](#).

Personal Information

First Name: * Middle Initial:
 Last Name: Suffix: None

Contact Information

Home Phone: (nnn-rrr-nnnn) Mobile Phone: (nnn-rrr-nnnn)
 Work Phone: Ext.: Email Address:

By clicking the "I want a loan agent to contact me." link or the Next button, I expressly consent to receiving any live or prerecorded telephone call, including to my wireless phone, regarding loans options for Western Sky Financial, LLC.

[I want a loan agent to contact me.](#)



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If you already have an account with us, please [login](#).

Personal Information

First Name: Middle Initial:
Last Name: Suffix:

Contact Information

Home Phone: (nnn-xxx-xxxx) Mobile Phone: (nnn-xxx-xxxx)
Work Phone: Ext.: Email Address:

By clicking the "I want a loan agent to contact me." link or the Next button, I expressly consent to receiving any live or prerecorded telephone call, including to my wireless phone, regarding loans options for Western Sky Financial, LLC.

[I want a loan agent to contact me.](#)



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Secure Loan Application

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By using our website, you are conducting business on the Cheyenne River Indian Reservation and are subjecting yourself exclusively to the laws and jurisdiction of the Cheyenne River Sioux Tribe, a Sovereign Native American Nation.



Date of Birth

Date of Birth: Month: Day: Year:



Home Address

Street Number: Street Name: Street Abbv.: Select Abbv.

Apartment: City:

State: Zip Code: Home Owner: ☐

Previous Address

Have you moved in the past 6 months? ☐ Yes ☐ No

[I want a loan agent to contact me.](#)



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Date of Birth

Date of Birth: Month: Day: Year:



Home Address

Street Number: Street Name: Street Abbv.:
 Apartment: City:
 State: Zip Code: Home Owner: ☐

Previous Address

Have you moved in the past 6 months? ☐ Yes ☒ No

[I want a loan agent to contact me.](#)



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Social Security Number

Social Security Number: (nn-nn-nnnn)

Confirm Social Security Number: (nn-nn-nnnn)

Consumer Credit Counseling

Are you currently in or have you ever enrolled in credit counseling or a debt settlement program? ☐ Yes ☐ No

Current Employment Information

Are you self-employed? ☐ Yes ☐ No

Company Name:

Employment Type: Select Employment Type

Job Title:

Company Phone: Ext.:

Direct Deposit

Do you have direct deposit? ☐ Yes ☐ No

Monthly Income and Expenses

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Monthly Gross Income:

Supplemental Income:

Rent Or Own: ☐ Rent ☐ Own

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Please correct the following error(s):

- Please enter company name.
- Please enter job title/position.
- Please enter company phone number.



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Social Security Number

Social Security Number: (nnn-rr-rrrr)

Confirm Social Security Number: (nnn-rr-rrrr)

Consumer Credit Counseling

Are you currently in or have you ever enrolled in credit counseling or a debt settlement program? ☐ Yes ☒ No

Current Employment Information

Are you self-employed? ☐ Yes ☒ No

Company Name:

Employment Type: (v)

Job Title:

Company Phone:

Ext.:

Direct Deposit

Do you have direct deposit? ☐ Yes ☒ No

Monthly Income and Expenses

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Monthly Gross Receipts:

Supplemental Income:

Rent Or Own: ☒ Rent ☐ Own

[I want a loan agent to contact me.](#)



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
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Create Username and Password

Username:	<input type="text"/>	Your username must contain at least 8 digits and at least 3 letters. Do not include special characters (e.g. @, *, &, etc.).
Password:	<input type="password"/>	Your password must contain at least 6 characters. Do not include special characters (e.g. @, *, &, etc.).
Re-type Password:	<input type="password"/>	


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Create Username and Password

Username:	<input type="text" value="john1234"/>	Your username must contain at least 8 digits and at least 3 letters. Do not include special characters (e.g. @, *, &, etc.).
Password:	<input type="password" value="*****"/>	Your password must contain at least 6 characters. Do not include special characters (e.g. @, *, &, etc.).
Re-type Password:	<input type="password" value="*****"/>	


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Automatic Payments

If your loan application is approved, do you agree to make your monthly payments via electronic funds transfer ("EFT") from the bank account identified on your Application?

☐ Yes ☐ No

[Print Agreement](#)

E-Sign Agreement

To apply for and obtain a loan from Western Sky Financial, you must agree to receive all information and disclosures regarding your loan electronically prior to submitting your loan application.

The following information will be provided by electronic communication:

- Promissory Note and Truth in Lending Disclosure Statement and any applicable attachments;
- Electronic Funds Transfer Act Authorization and Disclosure;
- Notices of changes to any of the agreements listed above;
- Loan settlement statements;
- Adverse Action Notifications;

☐ I Agree ☐ I Disagree

[Print Agreement](#)

Consent to Obtain Credit Report

You understand that by clicking on the I AGREE button immediately following this notice, you are providing "written instructions" under the Fair Credit Reporting Act authorizing us, to obtain information from your personal credit profile or other information from Experian.

☐ I Agree ☐ I Disagree

[Print Agreement](#)

Privacy Statement

I have read and understand the Privacy Statement. [Privacy Statement](#)

☐ I Agree ☐ I Disagree

USA Patriot Act

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens a loan account.

What this means to you: When you open a loan account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents.

[Print Agreement](#)

Credit Score Verification

I understand that in applying for this loan, I will receive my credit score from Experian Information Services. I hereby certify that I am requesting my own credit score and no one else's.

☐ I Agree ☐ I Disagree

[Print Agreement](#)

I want a loan agent to contact me.



Submit

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